

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: : Group Art Unit:
Michael W. Brown et al. :
: Intellectual Property
Serial No: : Law Department
Filed: : International Business
Title: CREDIT AUTHORIZATION : Machines Corporation
METHOD AND APPARATUS : 11400 Burnet Road
: Austin, Texas 78758

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D. C. 20231
Sir:

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

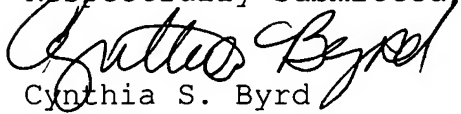
In accordance with 37 CFR 1.97(g) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56 (a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by

37 CFR 1.98 (a)(1).

A copy of each of the items on PTO-1449 is supplied
herewith.

Respectfully submitted,



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CSB:ma

J1046 U.S. PTO
10/046997
01/16/02

In Place of FORM PTO-1449 (Modified)

LIST OF PATENTS AND PUBLICATIONS FOR
APPLICANT'S INFORMATION DISCLOSURE
STATEMENT

Serial No. _____
Applicant: Michael W. Brown et al.
Filing Date: _____
Group: _____
Atty. Docket No. AUS920010746US1

Reference Designation					U. S. PATENT DOCUMENTS		Filing Date if
Examiner	Document						
Initial	Number	Date	Name	Class	Subclass	Appropriate	
_____	AA 5,991,749	11/23/1999	Morrill, Jr.				
_____	AB 5,914,472	06/22/1999	Foldare et al.				
_____	AC 5,903,830	05/11/1999	Joao et al.				
_____	AD 5,615,110	03/25/1997	Wong				
_____	AE 6,157,825	12/05/2000	Frederick				
_____	AF 6,084,967	07/04/2000	Kennedy et al.				
_____	AG 5,565,857	10/15/1996	Lee				

<u>FOREIGN PATENT DOCUMENTS</u>							
Examiner	Document					Translation	
Initial	Number	Date	Country	Class	Subclass	Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)	
Examiner	
Initial	
_____	AR
_____	AS
_____	AT
_____	AU

Examiner: _____ Date Considered: _____

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.